

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE WESTERN DISTRICT OF PENNSYLVANIA**

|   |                                     |
|---|-------------------------------------|
| IN RE:<br>John E. Wade<br><br>Debtor                            | NO. 19-24159 CMB                    |
| New Residential Mortgage Loan Trust 2018-1<br><br>Movant        | CHAPTER 13                          |
| v.<br>John E. Wade<br>Yvette R. Wade<br><br>Respondent          | Related to Docs. 52, 62, 76, 87, 91 |
| and<br>Ronda J. Winnecour, Trustee<br><br>Additional Respondent |                                     |

**STIPULATION AND ORDER**

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, New Residential Mortgage Loan Trust 2018, has filed a motion for relief from stay due to delinquent mortgage payments on the mortgage secured by Debtor's real property at 8976 Eastwood Road, Pittsburgh, PA 15235. (Doc. 52);

WHEREAS, Debtor has filed a response opposing relief from the automatic stay (Doc. 62)

WHEREAS, the parties enter into this Stipulation to resolve the motion for relief from the automatic stay.

It is therefore Stipulated and agreed as follows:

1. The Debtor filed an Amended Chapter 13 Plan on 8/24/2021 capitalizing the arrears to the trustee in the plan. (Doc. 76)

2. The Amended Chapter 13 Plan was confirmed on 10/18/2021. (Doc. 87)
3. The automatic stay is terminated as it affects the interests of the Movant with respect to Debtor's real property at 8976 Eastwood Road, Pittsburgh, PA 15235, provided however, that relief from stay is stayed in accordance with the conditions set forth in Paragraphs 4-8, below.
4. On a go-forward basis from and after the date of the Order approving this Stipulation, the Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due.
5. Time is of the essence as to all plan payments going forward.
6. For the duration of this bankruptcy case, in the event that the Chapter 13 Trustee has not received a full plan payment by the last day of the month in which the Debtor's payment is due, as indicated by the Chapter 13 Trustee's online records, then the stay provided in Paragraph 1, above, shall be vacated and the automatic stay unconditionally lifted as it affects the interests of the Movant with respect to Debtor's real property at 8976 Eastwood Road, Pittsburgh, PA 15235, upon the filing of a Certification of Default by Movant, without further hearing or without entry of an additional order, if Debtor has failed to cure the default thirty (30) days after written notice of default to Debtor's counsel. A default can be cured not only by the delinquent payment being credited to the Debtor's Chapter 13 Trustee account, but also by providing Movant with proof that the payment has been sent the Chapter 13 Trustee.
7. Relief from the automatic stay shall be effective immediately upon conversion of Debtor's case to a case under Chapter 7.

8. In the event that the automatic stay is terminated as provided by this Order, then the Trustee shall make no further disbursements to Respondent on account of its secured claim, unless directed otherwise by further Order of Court.
9. The default provisions in paragraphs 4-8 are valid for one year from the date of this order.

Consented to by:

/s/ Lauren M. Lamb, Esquire

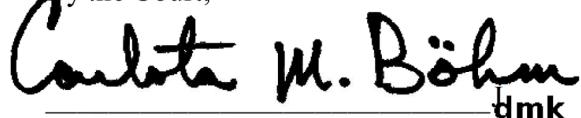
Lauren M. Lamb, Esquire  
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/s/ Maria D. Miksich, Esquire

Maria D. Miksich, Esquire  
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Philadelphia, PA 19106  
Phone: 215-627-1322  
mmiksich@kmlawgroup.com

On this 3rd day of December, 2021, it is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

By the Court,

  
Constance M. Böhm  
dmk

FILED  
12/3/21 7:52 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
John E. Wade  
Debtor

Case No. 19-24159-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 03, 2021

User: dsaw  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>                             |
|-----------------|---|
| db              | + John E. Wade, 8976 Eastwood Road, Pittsburgh, PA 15235-1401 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| Brian Nicholas          | on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 bnicholas@kmllawgroup.com   |
| Charles Griffin Wohlrab | on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 cwohlrab@raslg.com          |
| Jennifer L. Cerce       | on behalf of Creditor Penn Hills School District jlc@mbm-law.net                             |
| Keri P. Ebeck           | on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com |
| Kevin M Buttery         | on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 kbuttery@rascrane.com       |
| Lauren M. Lamb          | on behalf of Debtor John E. Wade   |

District/off: 0315-2

User: dsaw

Page 2 of 2

Date Rcvd: Dec 03, 2021

Form ID: pdf900

Total Noticed: 1

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Maria Miksich

on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmeclf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10